

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/21/2007.
- 2) This case was confirmed on 04/23/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/14/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/04/2010.
- 5) The case was completed on 03/27/2012.
- 6) Number of months from filing to the last payment: 61
- 7) Number of months case was pending: 65
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 171,600.00
- 10) Amount of unsecured claims discharged without payment \$ 56,248.41
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 47,615.00
Less amount refunded to debtor	\$ 515.00
<b>NET RECEIPTS</b>	<b>\$ 47,100.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,200.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 3,021.36
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 5,221.36**

Attorney fees paid and disclosed by debtor **\$ 800.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CAPITAL ONE AUTO FIN	SECURED	13,500.00	13,505.97	13,500.00	13,500.00	1,560.40
PIERCE & ASSOC	OTHER	.00	NA	NA	.00	.00
JPMORGAN CHASE BANK	SECURED	178,747.00	176,783.18	.00	.00	.00
JPMORGAN CHASE BANK	SECURED	.00	10,369.58	10,569.58	10,569.58	.00
CITY OF CHICAGO WATE	SECURED	288.00	.00	288.00	288.00	10.45
NEIGHBORHOOD LENDING	SECURED	30,000.00	.00	.00	.00	.00
PRA RECEIVABLES MANA	UNSECURED	428.78	423.28	423.28	151.59	.00
AT & T WIRELESS	UNSECURED	661.02	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	806.50	930.06	930.06	333.17	.00
US DEPT OF EDUCATION	UNSECURED	10,353.31	10,447.98	10,447.98	3,741.68	.00
AT & T BANKRUPTCY	UNSECURED	422.91	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	803.57	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	394.20	394.20	394.20	141.17	.00
CHICAGO LAKE SHORE M	UNSECURED	15.00	NA	NA	.00	.00
CITI CARDS	OTHER	.00	NA	NA	.00	.00
ADT	UNSECURED	846.76	NA	NA	.00	.00
REGIONAL ADJUSTMENT	OTHER	.00	NA	NA	.00	.00
ALLIANCEONE RECEIVAB	OTHER	.00	NA	NA	.00	.00
NCO FINANCIAL SYSTEM	OTHER	.00	NA	NA	.00	.00
MACYS DSNB	UNSECURED	1,934.52	NA	NA	.00	.00
HSBC	UNSECURED	3,529.73	NA	NA	.00	.00
BOSE CORPORATION	UNSECURED	124.83	NA	NA	.00	.00
BENEFICIAL FINANCE/H	UNSECURED	6,346.57	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECAST SETTLEMENT COR	UNSECURED	3,040.51	3,005.05	3,005.05	1,076.20	.00
NEWPORT NEWS	UNSECURED	1,024.00	NA	NA	.00	.00
JC CHRISTENSEN & ASS	UNSECURED	1,750.64	NA	NA	.00	.00
CREDITOR INTERCHANGE	UNSECURED	2,394.21	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	3,984.05	3,249.24	3,249.24	1,163.63	.00
BANK OF AMERICA	UNSECURED	3,512.00	NA	NA	.00	.00
AMERICASH LOANS LLC	UNSECURED	1,600.00	848.27	848.27	303.79	.00
PRA RECEIVABLES MANA	UNSECURED	614.00	614.72	614.72	220.15	.00
HSBC/CARSONS	UNSECURED	463.00	NA	NA	.00	.00
FORD MOTOR CREDIT	UNSECURED	9,603.00	10,716.31	10,716.31	3,837.78	.00
HOUSEHOLD CREDIT SER	UNSECURED	3,529.00	NA	NA	.00	.00
BLAIR CATALOG	UNSECURED	303.00	NA	NA	.00	.00
FREEDMAN ANSELMO & L	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	339.96	339.96	121.75	.00
CAPITAL ONE	UNSECURED	NA	465.38	465.38	166.67	.00
FEDERATED RTL/MARSHA	UNSECURED	NA	1,803.62	1,803.62	645.93	.00
FEDERATED RTL/MARSHA	UNSECURED	NA	158.31	158.31	56.63	.00
CAPITAL ONE AUTO FIN	UNSECURED	NA	.00	5.97	2.14	.00
TIMONE A NEWSOME	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	6,346.57	6,346.57	2,272.86	.00
NATIONAL CAPITAL MGM	UNSECURED	NA	1,750.64	1,750.64	626.96	.00
EAST BAY FUNDING	UNSECURED	NA	2,392.57	2,392.57	856.85	.00
ECAST SETTLEMENT COR	UNSECURED	NA	645.73	645.73	231.26	.00
WASHINGTON MUTUAL BA	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	10,569.58	10,569.58	.00
Debt Secured by Vehicle	13,500.00	13,500.00	1,560.40
All Other Secured	<u>288.00</u>	<u>288.00</u>	<u>10.45</u>
<b>TOTAL SECURED:</b>	24,357.58	24,357.58	1,570.85
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	44,537.86	15,950.21	.00

**Disbursements:**

Expenses of Administration	\$ 5,221.36	
Disbursements to Creditors	\$ 41,878.64	
<b>TOTAL DISBURSEMENTS:</b>		\$ 47,100.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/02/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.